

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **8** Lien Avoidance

Last Revised December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:17-bk-31259**

Judge _____

Kuhn, Richard & Kuhn, Lorraine M.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☐ Modified/Notice Required

Date: **January 23, 2018**

☒ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MC**

Initial Debtor: **RK**

Initial Co-Debtor: **LMK**

Part 1: Payment and Length of Plan

- a. The debtor has paid **\$659.00** to date and then shall pay \$ **400.00** per month to the Chapter 13 Trustee, starting on 2/01/2018 for approximately 33 months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☒ Loan modification with respect to mortgage encumbering property
 Description: **Specialized Loan Servicing**
 Proposed date for completion: 6/30/2018
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Capone & Keefe, PC	Administrative Expense	2,130.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing/Slis	738 Croy Rd, Brick, NJ 08724-1102	176,000.00	0.00%	10,830.00	2,202.95

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Capital One	738 Croy Rd, Brick, NJ 08724-1102	1,245.00	265,501.00	265,501.00	0.00	0.00%	0.00
Jefferson	738 Croy Rd, Brick, NJ 08724-1102	1,414.00	265,501.00	265,501.00	0.00	0.00%	0.00

Certificate of Notice Page 4 of 9

Capital				0			
Michaelson Foreign Car Parts	738 Croy Rd, Brick, NJ 08724-1102 & 2005 GMC Envoy & Furniture & TV and computer & Clothing & PNC - Checking account	101,430.71	276,825.76	269,258.59	7,567.17	0.00%	0.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	3,194.00	265,501.00	265,501.00	0.00	0.00%	0.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	1,399.00	265,501.00	265,501.00	0.00	0.00%	0.00
Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	2,198.00	265,501.00	265,501.00	0.00	0.00%	0.00
Southern Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	2,198.00	265,501.00	265,501.00	0.00	0.00%	0.00
Target Card Services	738 Croy Rd, Brick, NJ 08724-1102	5,503.00	265,501.00	265,501.00	0.00	0.00%	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:
None

g. Secured Claims to Be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Credit Acceptance	2005 GMC Envoy	3,757.59

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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None			
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Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,245.00	265,501.00	10,000.00	400,000.00	1,245.00
Jefferson Capital	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,414.00	265,501.00	10,000.00	400,000.00	1,414.00
Michaelson Foreign Car Parts	738 Croy Rd, Brick, NJ 08724-1102	Judgment	101,430.71	265,501.00	10,000.00	400,000.00	101,430.71
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	Judgment	3,194.00	265,501.00	10,000.00	400,000.00	3,194.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,399.00	265,501.00	10,000.00	400,000.00	1,399.00
Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	Judgment	2,198.00	265,501.00	10,000.00	400,000.00	2,198.00
Southern Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	Judgment	2,198.00	265,501.00	10,000.00	400,000.00	2,198.00
Target Card Services	738 Croy Rd, Brick, NJ 08724-1102	Judgment	5,503.00	265,501.00	10,000.00	400,000.00	5,503.00

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [] NONE

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/20/2017

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To include payment of Credit Acceptance through the plan.	Changes treatment of Credit Acceptance to paid through plan instead of outside plan. Increases monthly payment to cover payment to Credit Acceptance.

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: **January 23, 2018**

/s/ Marc Capone

Attorney for the Debtor

Date: **January 23, 2018**

/s/ Richard Kuhn

Debtor

/s/ Lorraine Kuhn

Date: **January 23, 2018**

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: **January 23, 2018**

/s/ Marc Capone

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: **January 23, 2018**

/s/ Richard Kuhn

Debtor

Date: **January 23, 2018**

/s/ Lorraine Kuhn

Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard Kuhn
 Lorraine M. Kuhn
 Debtors

Case No. 17-31259-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 60

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb
 517131589 Richard Kuhn, Lorraine M. Kuhn, 738 Croy Rd, Brick, NJ 08724-1102
 517131590 Apex, 2501 Oregon Pike, Lancaster, PA 17601-4890
 517131592 Ars/Account Resolution Specialist, PO Box 459079, Sunrise, FL 33345-9079
 517131593 Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
 517131594 Brick Dental Associates, 1683 Route 88 Ste B, Brick, NJ 08724-3072
 517131595 Bricktown Medical Group, 34 Lanes Mill Rd, Brick, NJ 08724-7056
 517131596 Brielle Orthopedics, 457 Jack Martin Blvd, Brick, NJ 08724-7776
 517131599 Buckley Madole, PC, 99 Wood Ave S Ste 803, Iselin, NJ 08830-2713
 517131600 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 517131601 +Celentano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
 517131602 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 517131602 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 517131604 Diversified Adjustment Swervices, Inc, DASI-Bankruptcy, 60 Coon Rapids Blvd NW, Coon Rapids, MN 55448-5809
 517131606 Doctors Office of Bric, 686 Route 70, Brick, NJ 08723-4026
 517131607 Doctors Office of Bric, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529
 517131608 Doctors Office of Brick, PO Box 870, Newburgh, NY 12551-0870
 517131609 Donna L. Thompson, Esq., PO Box 679, Allenwood, NJ 08720-0679
 517131610 Dr. John Young, Jr., 940 Cedar Bridge Ave Ste 101, Brick, NJ 08723-4170
 517131611 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
 517131613 #Hematology Oncology Associates, 368 Lakehurst Rd Ste 201, Toms River, NJ 08755-7339
 517160578 +Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
 517131616 Jose Suatengco, 9 Mule Rd, Toms River, NJ 08755-5043
 517131617 Keystone Orthopaedic, c/o NAHGA Claims, PO Box 189, Bridgton, ME 04009-0189
 517131618 Lewis Wetstein, M.C., 143 South St, Freehold, NJ 07728-2043
 517131620 Meridian Health, PO Box 9319, Trenton, NJ 08650-1319
 517137519 +Michaelson Foreign Car Parts, c/o DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
 517131621 Michaelson Foreign Car Parts, 56 Causeway St, South River, NJ 08882-1304
 517131622 +Midland Funding, 227 W Strade St Ste 1610, Charlotte, NC 28202-1676
 517131624 Minuteclinic Diagnostic, PO Box 14099, Belfast, ME 04915-4034
 517131625 Najib Alturk, MD, 508 Lakehurst Rd Ste 2B, Toms River, NJ 08755-8000
 517131627 Pluese, Becker & Saltzman, 2000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4303
 517131628 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517131629 Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 517131631 Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
 517131632 +Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 517131633 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
 517131634 St. Joseph Medical Center, 1643 Lewis Ave Ste 203, Billings, MT 59102-4151
 517131637 TFC Credit Corporation, PO Box 579, San Ramon, CA 94583-0579
 517131636 Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
 517168600 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517131638 Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
 517202888 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2018 23:40:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 24 2018 23:40:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517131591 E-mail/Text: ebn@barnabashealth.org Jan 24 2018 23:41:08 Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
 517131597 E-mail/Text: bnc-capio@quantum3group.com Jan 24 2018 23:40:33 Capio Partners, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
 517131598 E-mail/Text: bnc-capio@quantum3group.com Jan 24 2018 23:40:33 Capio Partners LLC, Attn: Bankruptcy, PO Box 3498, Sherman, TX 75091-3498
 517131603 E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 24 2018 23:41:31 Credit Collections Services, Attention: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
 517131605 E-mail/Text: bankruptcyntices@dcicollect.com Jan 24 2018 23:41:17 Diversified Consultant, DCI, PO Box 551268, Jacksonville, FL 32255-1268
 517131612 +E-mail/Text: bkynotice@harvardcollect.com Jan 24 2018 23:41:44 Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave, Chicago, IL 60630-2589
 517131614 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 24 2018 23:40:58 Jefferson Capital, PO Box 23051, Columbus, GA 31902-3051
 517131615 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 24 2018 23:40:58 Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
 517131619 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jan 24 2018 23:41:21 Meridian Health, PO Box 417140, Boston, MA 02241-7140

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 60

Date Rcvd: Jan 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517131623 E-mail/Text: bankruptcydpt@mcmcg.com Jan 24 2018 23:40:37 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517131626 E-mail/Text: OMChbankruptcy@hackensackmeridian.org Jan 24 2018 23:41:21 Ocean Medical Center,
PO Box 417140, Boston, MA 02241-7140
517131630 E-mail/Text: bankruptcy@savit.com Jan 24 2018 23:41:38 Savit Coll, PO Box 250,
East Brunswick, NJ 08816-0250
517133709 +E-mail/PDF: gecsedirecoverycorp.com Jan 24 2018 23:42:34 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517131635 E-mail/PDF: gecsedirecoverycorp.com Jan 24 2018 23:43:03 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517131639 E-mail/Text: collect@williamsalexander.com Jan 24 2018 23:40:22 Waassociates, PO Box 2148,
Wayne, NJ 07474-2148
517131640 E-mail/Text: collect@williamsalexander.com Jan 24 2018 23:40:23
Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Richard Kuhn mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Joint Debtor Lorraine M. Kuhn mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-4 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6